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 and AMAZON TECHNOLOGIES, INC.

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

AMAZON.COM, INC., a Delaware  
 corporation, and AMAZON TECHNOLOGIES,  
 INC., a Nevada corporation,

Plaintiffs,

v.

UMER WASIM, *et al.*,

Defendants.

Case No. 3:23-cv-05580-TLT

**DECLARATION OF SHARON  
 WILLIAMS IN SUPPORT OF  
 PLAINTIFFS AMAZON.COM, INC. &  
 AMAZON TECHNOLOGIES, INC.'S  
 MOTION FOR DEFAULT JUDGMENT  
 AGAINST DEFENDANTS (1)  
 VTLOGODESIGN, INC.; (2) MK  
 AFFILIATES, INC.; (3) ALI ALAM; (4)  
 DYNAMIC DIGITAL SOLUTIONS LLC;  
 (6) MEHWASH MUNIR; (6) ONE STOP  
 COMPUTER SERVICES LLC; (7)  
 MUHAMMAD ZUBAIR KHAN; (8)  
 TECHTURE INC.; (9) MUHAMMAD  
 MUDASSAR ANWAR; (10) TECH DRIVE  
 PVT LLC; (11) ASHHAR RAWOOF; (12)  
 SMART STARTUP SOLUTIONS; (13)  
 MUHAMMAD USMAN KHAN; (14)  
 YASIR AGAR; (15) MUHAMMAD  
 SHIRAZ QURESHI; AND (16) MAVIA  
 NIZAM**

**Hearing Date: December 10, 2024**  
**Time: 2:00 pm**  
**Location: San Francisco**  
**Courtroom 09, 19th Fl.**  
 Complaint filed: October 30, 2023

1 I, SHARON WILLIAMS, declare as follows:

2 1. I am over the age of eighteen and am competent to testify as to the matters set forth  
3 herein. I have personal knowledge of the facts in this declaration, and base this declaration on my  
4 personal knowledge.

5 2. I make this Declaration in support of Plaintiffs' Motion for Default Judgment  
6 Pursuant to Federal Rule of Civil Procedure 55(b) as to Defendants: (1) VTLogodesign, Inc.; (2)  
7 MK Affiliates, Inc.; (3) Ali Alam; (4) Dynamic Digital Solutions LLC; (5) Mehwash Munir; (6)  
8 One Stop Computer Services LLC; (7) Muhammad Zubair Khan; (8) Techtute Inc.;  
9 (9) Muhammad Mudassar Anwar; (10) Tech Drive Pvt LLC; (11) Ashhar Rawoof; (12) Smart  
10 Startup Solutions, LLC.; (13) Muhammad Usman Khan; (14) Yasir Agar; (15) Muhammad Shiraz  
11 Qureshi; and (16) Mavia Nizam ("Defendants"). The following facts are personally known by me  
12 to be true and, if called and sworn as a witness, I could and would competently testify as follows.

13 3. I am a customer of Amazon.com, Inc. ("Amazon").

14 4. I am a resident of Indiana.

15 5. Sometime in January of 2023, I searched for a publisher for my book, "Because He  
16 Loved Us". I decided to go with Amazon, because my books were on sale there at the time, and  
17 because I know they have a tremendous audience. I conducted a search on Google for Amazon  
18 publishers and found a phone number that I believed was for Amazon Publishers.

19 6. I called that number and learned that the individual who picked up the call said that  
20 her name was "Sophia" and that she was with "MK Affiliates" ("MKA"). When I asked whether  
21 MKA was associated with Amazon, the responding individual said that it was.

22 7. During my phone conversation, Sophia told me that I was on the right track and  
23 that it was necessary to have a publisher in order to get my book noticed.

24 8. When I asked what the cost of the service was going to be, I was initially told that I  
25 would pay \$800 in February and then another \$800 in March. However, Sophia later told me that  
26 they needed \$800 in February and then \$1600 in March.

1           9.       MKA said that the service would include advertising and building me a website.  
2 MKA did build a website for me, with a URL of <http://sharonwilliamsw.com>, but there were  
3 several issues with the website, including that it was initially in Spanish.

4           10.      I recall that MKA advertised having several locations, including in Texas, Florida,  
5 and New York.

6           11.      I worked with MKA from about February 2023 through May 2023, but did not see  
7 any results. Sometime towards the beginning of May, I called MKA to try and find out what was  
8 going on with my account and to request my money back. I told them that I was not going to work  
9 with them anymore.

10          12.      I tried to contact Amazon, again, and I ended up in contact with “Richard J.  
11 Johnson,” with a company called “AMZ Kindle Publishing.” I explained the problems that I was  
12 having with MKA to Richard Johnson, from AMZ Kindle Publishing, and Richard said that he  
13 could help me get my money back.

14          13.      After that conversation, I received a refund on my credit card of all but the initial  
15 \$800 that I had paid to MKA. The fact that I received a refund, and the name of the entity led me  
16 to believe that I was working with Amazon.

17          14.      Richard told me that he could help me with my publishing and marketing, and said  
18 that there would be at least 45 orders of my book within the first couple of months of working  
19 with him.

20          15.      On May 18, 2023, Richard sent me a new quote, via email, for services that  
21 included \$9,500 for “publication, marketing and social media management” and \$6,000 for a new  
22 website, from email address [richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com). **Exhibit A** is a true and correct  
23 copy of the email containing the quote that I received, and is attached hereto.

24          16.      The domain in the email address for Richard furthered my belief that I was  
25 working with Amazon.

26          17.      The email outlined the payments I had made up to that point to AMZ Kindle  
27 Publishing, for the services provided in the quote, which included:

- 28           a.   \$1,000 to One Stop Computer Services (“OSCS”)

1 b. \$1,000 to Dynamic Digital Solutions (“DDS”), and

2 c. \$2,000 to Brandology Limited. *See* Ex. A.

3 18. On May 19, 2023, I responded via email to Richard and said that I could not make  
4 any further payments and felt that I was being overcharged for the website. *See* Ex. A.

5 19. On May 23, 2023, I received an email from Richard, stating that the regular cost  
6 for publishing and marketing two books and creating an author website was \$38,000, so at the  
7 price they offered me, which was \$24,500, I would be getting a discount of \$13,500. Richard  
8 confirmed that I had already paid him \$8,500, and had a remaining balance of \$16,000. He further  
9 stated that once the marketing was complete, he expected to generate \$15,500 in revenue from  
10 sales and advertising, which I could use to pay off my remaining balance, which would leave me  
11 with a debt of \$9,000. **Exhibit B** is a true and correct copy of the email that I received, and is  
12 attached hereto. Then AMZ Kindle Publishing did in create a new website for me, at  
13 <http://sharon-william.com>.

14 20. On June 19, 2023, I received an email from Richard, stating that I would not be  
15 responsible for paying the PayPal balance, except for an initial payment of \$200-\$400, and that  
16 the balance would be “moved to the company account, and [I would] not be responsible to pay  
17 that individually.” I did not find this statement to be credible. **Exhibit C** is a true and correct copy  
18 of the email that I received, and is attached hereto.

19 21. On July 2, 2023, I sent an email to Richard and to Felix, who worked with Richard  
20 and used the email address [felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com), and said that I would not accept any  
21 further charges. I told them that the way it stood, it would take me about 14 months to pay off my  
22 credit card debt. I am 82 years old, and I did not know if I would be able off this debt, and I did  
23 not want the debt to be left for my family. **Exhibit D** is a true and correct copy of the email that I  
24 received, and is attached hereto.

25 22. On July 11, 2023, I sent an email to Richard and Felix and said that I did not want  
26 any further expenses. In the email, I detailed the amount that I had paid to up to that point to AMZ  
27 Kindle Publishing, which totaled \$27,165.00. This included \$3,600 paid through PayPal, \$9,565  
28 paid with my Mastercard credit card, and \$14,000 paid with my Discover credit card. To the best

1 of my recollection, that amount is what I actually paid to AMZ Kindle Publishing, except that I do  
2 not recall whether I used my Mastercard at that time, or another form of payment. I believe that I  
3 made all payments through PayPal, my Discover credit card, and my credit union. **Exhibit E** is a  
4 true and correct copy of the email that I sent, and is attached hereto.

5 23. On July 4, 2023, because I believed that I was working with Amazon, or Amazon,  
6 I submitted a complaint to Amazon about the very expensive marketing charges, asking whether  
7 my experience was normal.

8 24. After that, I was contacted by an individual on behalf of Amazon, and learned that  
9 neither MKA, nor AMZ Kindle Publishing were part of Amazon.

10 25. Sometime after that, I disputed the charges on my Discover card.

11 26. After I had initiated the dispute, on July 31, 2023, I received another email from  
12 Felix. Felix said that he had learned about the dispute, and that it was going to put his job, and  
13 Richard's job at stake. He said that I should have called them and asked for a refund. He also said  
14 that after a successful marketing campaign, he had received an order for my books worth around  
15 \$10,000. **Exhibit F** is a true and correct copy of this email and several responses that I exchanged  
16 with Richard and Felix, and is attached hereto.

17 27. Felix' signature block on the July 31, 2023 email indicated that his name was  
18 "Felix Thompson", and that his title was "Book Publishing and Marketing Consultant". Next to  
19 his signature was a logo. The logo had the letters "amz" in blue and orange, above the word  
20 "publishing" and next to the word "kindle", which was written in black, and had an orange arrow  
21 in the shape of a smile underneath it, that was confusingly similar to Amazon's smile logo.

22 28. Sometime in July 2023, I recall that I woke up at 4:00 in the morning and started  
23 checking my phone and emails. Shortly thereafter, I received a phone call from Richard. I was  
24 suspicious of how he would have known that I was awake at that time, unless he was somehow  
25 monitoring me. Richard had previously had me download the AnyDesk app, in order to allow him  
26 access to see my computer. In an email that I sent Richard and Felix on August 1, 2023, I asked if  
27 that app allowed them access to my computer at any time. *See Ex. F.*  
28



29. On August 1, 2023, Richard and Felix convinced me to withdraw the dispute with Discover, by saying that if I did not, they would lose their jobs.



# EXHIBIT A

**From:** "sharon williams" <[REDACTED]>  
**To:** "S Q" <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Cc:**  
**Sent:** Fri, May 19, 2023 at 6:52 PM  
**Subject:** Re: Payment breakdown and confirmation needed

Hello Richard,

You are moving too fast and so, I won't be pushed. In listening to you, I see a natural salesperson, for which you are doing well, however, I will explain again.

No, further payments will be sent at this time. I have explained that with my age and health, that I wish to proceed cautiously. I feel that I'm being overcharged for the website -because with Go Daddy, I was charged \$600.00 and have kept the domain name. That's different from \$6,000.

It seems, from my side of the coin, that when I was trying to reach financial to request a refund, the number given, rang into your area and when you said that you would take care of the refund....I thought I was in the right place. You did take care of it and I received almost everything back for work not provided,....except for another \$800.00 still owed.

Somehow, all of this is tied with Amazon, but I'm not even sure of that. I think a person should shop around before agreeing to anything. However, I feel pulled into something without understanding it. I can't talk to you because you're so set on everything moving fast. You say that I'm to have \$7500 this evening and I say it won't happen.

So I'm going to stop and think this out. I feel this is way over my head  
Sharon Williams

On Thursday, May 18, 2023 at 08:53:54 PM EDT, S Q <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)> wrote:

Hi sharon,

Hope you are doing good.

We got these payments :

1. \$1000 you paid via PayPal from discover card ending in 5063 to ONE STOP COMPUTER SERVICES.
2. \$1000 you paid via PayPal from discover card ending in 5063 to DYNAMIC DIGITAL SOLUTIONS.
3. \$2000 you paid via invoice from discover card ending in 5063 to Brandlogy limited.

Your total amount for website is : \$6000 and you have paid \$2000 via 2 transactions on PayPal and your remaining amount is \$4000 which you will be taking care in 2 installments with in the next 30 days.

Your total amount for Publication, marketing and social media management is : \$ 9500 and you have paid \$2000 via 1 transaction through invoice using your Discover card ending in 5063 and your remaining amount is \$7500 which you will be taking care tomorrow as discussed over the call.



Please acknowledge this email so we have all the records.

Best Regards,

Richard J Johnson



# EXHIBIT B



**From:** "S Q" <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**To:** "sharon williams" <[REDACTED]>  
**Cc:**  
**Sent:** Tue, May 23, 2023 at 9:15 PM  
**Subject:** Complete overview

Hi,

It was great talking to you again.

I wanted to break down the costs for you:

The regular cost for publishing and marketing two books and creating an author website is **\$38,000**.

We are getting both of your books published again with 100% authenticity and royalty going to you. **This will cost \$24,500 so that means you're getting a Discount of \$13500.**

**You have already paid us \$8,500. This leaves you with a remaining balance of \$16,000 now for everything for both books .**

Once we complete the marketing, we expect to generate \$15,500 in revenue from sales and advertising. You can use this money to pay off your remaining balance, which will leave you with a debt of \$9,000.

In total, at the end you will be responsible for \$9,000 to cover the cost of publishing, marketing, your author website, and editing.

I am confident that this is a worthwhile investment. We will succeed together as a team. Remember, you were willing to invest \$40,000 in the past three years and didn't get anything in return. Now, you have a website and are one step closer to your goal of sharing your message with the world.

I hope you will approve the project and show your trust towards my efforts.

Sincerely,  
Richard J Johnson



# EXHIBIT C



**From:** "Richard Johnson" <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**To:** "sharon williams" <[REDACTED]>, "[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)"  
<[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>  
**Cc:**  
**Sent:** Mon, Jun 19, 2023 at 8:08 PM  
**Subject:** Re: Name if marketing companies

As stated, Sharon , ALL PayPal balance will be moved to company account, and you will not be responsible to pay that individually. Only you need to make the first minimum payment which be around 200-400 USD.

Best Regards

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**From:** sharon williams <[REDACTED]>  
**Date:** Tuesday, June 20, 2023 at 5:07 AM  
**To:** Sharon Williams <[REDACTED]>, "[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)"  
<[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>  
**Cc:** "S. Q." <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Subject:** Name if marketing companies

Hello,

Billig Company Names are as follows:

Swift Digital  
Brandlogy Limited  
Flawless Fab

Sharon Williams



# EXHIBIT D



**From:** "sharon williams" <[REDACTED]>

**To:** "S. Q." <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>, "[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)" <[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>

**Cc:**

**Sent:** Sun, Jul 2, 2023 at 8:46 PM

**Subject:** I must inform you that any further charges will not be acceptable

I have only a certain amount each month for my budget. Because of my good credit rating, which use to be but declining rapidly, I must stop any further charges. The way it stands, it'll be a good 14 months to pay this debt on my credit card.

Had I known the expense, that continues to grow, I would have been more conservative in promoting my book. To add to the problem, my health is questionable

Also, I don't see any advantages of 3 companies and their services...which are part of a single company. Flawless Fab is a personal coaching company... why are they important in marketing a book?

Brandology is a marketing and management consulting firm - that may be important, but is this duplicating services?

Just because I get a refund from one company, that didn't come through, doesn't mean that it should be recharged by a different company because the service might be different.

Being cooperative and on the same page is important with any business and so, I haven't said much..... but it's a great concern to me.

Sharon Williams



# EXHIBIT E



**From:** "sharon williams" <[REDACTED]>  
**To:** "S. Q." <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Cc:** "[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)" <[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>  
**Sent:** Tue, Jul 11, 2023 at 6:32 AM  
**Subject:** The plan for now...

Richard,

I do not want any further expenses. I see no harm in slowing the expensive pace down. What good does it do for me, if my health is unsure? The company you're with, has lost nothing, whereas I find myself in debt to a large sum. Your company needs to know **that I'm not on board** with this amount of money. I understand that it takes time to see results, but I'm not in a hurry.

**Currently balance for PayPal Credit - \$3600   Mastercard - balance \$9,565. - Discover balance \$14,000.**  
**-     Total \$27, 165.00**

I'm of the mind that if my book sells, it was meant to. This total is really quite shocking

Sharon Williams



# **EXHIBIT F**



----- Forwarded Message -----

**From:** Sharon <[REDACTED]>  
**To:** Richard Johnson <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Sent:** Thursday, January 18, 2024 at 08:47:46 AM EST  
**Subject:** Re: Order update

Sent from my iPad

On Aug 2, 2023, at 1:32 PM, Richard Johnson <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)> wrote:

Okay noted. I will forward it concern department  
Once you free and your computer ready let me know.

---

**From:** sharon williams <[REDACTED]>  
**Reply-To:** sharon williams <[shaewll@yahoo.com](mailto:shaewll@yahoo.com)>  
**Date:** Wednesday, August 2, 2023 at 10:00 PM  
**To:** "S. Q." <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Subject:** Fw: Order update

I tried to copy and paste but it did some crazy stuff so I have the order number. I called discovered yesterday but the credit hasn't yet been applied to my account. It will probably happen later on today. They have said that they are putting the charges back on my card and that the dispute is now closed. The case

number is [REDACTED] I'll check once again if that's the correct case number

Sharon

[Sent from Yahoo Mail on Android](#)

----- Forwarded Message -----

**From:** "Sharon" <[REDACTED]>  
**To:** "Richard Johnson" <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Cc:**  
**Sent:** Tue, Aug 1, 2023 at 8:48 AM  
**Subject:** Re: Order update

Good morning



I've canceled the dispute with Discover and if anyone should ask, just say it was due to a misunderstanding on my part.

How about 10:00 on the cell [REDACTED]..?

Sharon

Sent from my iPad

On Aug 1, 2023, at 7:27 AM, Richard Johnson <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)> wrote:

Hello Sharon,

I highly appreciate your cooperation and prayers for you and your family and for showing how generous you are. I am ashamed for all the confusion but my total intentions were to help you nothing else, maybe my way was not right for which I sincerely apologize.

I am confirming your order, let me know the time and number to call you today as we need to do few order confirmations with printing.

Last, we have got 1 dispute in amount of 1700 usd for flawless fab and this is something I was afraid of as I can lose this job and Felix too. Though for now we are fine because you confirmed you will take care of everything. Please make your priority Sharon to close this dispute or any other disputes files today so it won't effect our careers.

Looking forward for a prompt response.

Best Regards,

Richard and Felix

---

**From:** sharon williams <[REDACTED]>  
**Reply-To:** sharon williams <[REDACTED]>  
**Date:** Tuesday, August 1, 2023 at 8:35 AM  
**To:** <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>, <[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>  
**Subject:** Re: Order update

I thank you for your understanding and I think we'll have a better working relationship. It was never my intention to jeopardize your career. I worked for years and helped support my family so I'll do everything I can to make sure that your jobs aren't affected. That would be a terrible thing to do  
Yes, I'm confirming agreement for the book contract. I'll make it my priority tomorrow to correct any wrong doings



[Sent from Yahoo Mail on An](#)

On Mon, Jul 31, 2023 at 9:12 PM, Richard Johnson

[<richard@amzkindlepublishing.com>](mailto:richard@amzkindlepublishing.com) wrote:

We agree with everything and assure you that we will proof you that whatever we did was good for you by giving you great figures with Return on Investment.  
It was a hard phase, but we have been through that. Let's work together and we apologize for the issues caused.

Also, please confirm me about the book orders and in regard to that if disputes or anything was initiated or not? Are they settled? Because any dispute will make us lose our jobs and we have family to run . Hopefully, you will understand our situation need your cooperation and we assure you to satisfy you.

Best Regards

---

**From:** sharon williams <[REDACTED]>  
**Reply-To:** sharon williams <[REDACTED]>  
**Date:** Tuesday, August 1, 2023 at 1:50 AM  
**To:** <[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)>, "S. Q." <[richard@amzkindlepublishing.com](mailto:richard@amzkindlepublishing.com)>  
**Subject:** Re: Order update

To my marketing guys,

There is much that I would say and I'll explain. I don't like to cause trouble for anyone especially when it comes to their job and security however I should have been treated differently.

When I say that I'm uncomfortable about the cost but the cost is still added to my debt amount, it shows no respect. You may be very good at what you do but if you don't listen to the clients, things may go wrong. There will be misunderstandings.

I feel and tell me if I'm wrong, that my phone is being monitored and this came about because at 4:00 in the morning I get a email and then follow very soon with another email. Nobody is usually up at 4:00 and it was quite a coincidence that I would get the email when I'm checking my phone so early in the morning.

Since I have any desk app in my system does this allow you access at any given time?

I do appreciate your expertise but I also need to be included of why the cost is being applied and for what? I speak with the soft voice and my ways are usually gentle but I also need to know that the other person hears me. I have worked with some shady characters, promise's not kept and slow Deliverance.

I do want to work with you if you want to work with me but I do ask for respect and listen. And don't push. Any disputes will be dropped and dismissed. I think you both are good guys but your marketing skills just got in the way and being my age, I have no reason to be so far in debt.



[Sent from Yahoo Mail on Android](#)

On Mon, Jul 31, 2023 at 2:19 PM, [felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)

<[felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)> wrote:

Hello Sharon,

I hope you are doing well. I just came to know about what's going on. As mentioned several times your money is 100% refundable. You should've called us and asked about a refund. This is going to put my and Richard's job at stake. I have always been cooperative at my best and try to get everything situated. After a successful marketing campaign we got our first order worth around \$10,000 and we were planning to further expand and make this successful.

Although I hope we can resolve this issue. Richard can look in to this and get all your money refunded like he did before to help you out. If you are not comfortable with moving further just simply reply back on my email for a refund and I will get it processed.

Disputing the transactions is just a long way that is going to affect both me and Richard in the worst possible way.

Let me know how you would like to proceed.

Regards,



**Felix Thompson**  
Book Publishing and  
Marketing Consultant

M: 713-564-4637

E: [felix@amzkindlepublishing.com](mailto:felix@amzkindlepublishing.com)

[www.amzkindlepublishing.com](http://www.amzkindlepublishing.com)



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\_\_\_\_\_  
\_\_\_\_\_



# **EXHIBIT G**



SHARON E. WILLIAMS

1099

9/16/2023

20-7383,2740  
10

ET FRA EAB/DP+

Pay to the Order of One-Stop Computer, Inc. - Wells Fargo \$ 5500.00  
Fifty-five hundred and 00/100 Dollars

elements

*Sharon E. Williams*

24021834

1099

00007125847

SHARON E. WILLIAMS

- Security Features exceed industry standards and include:
- ImageMatch®: Matching account and check number on back (Patent No. 8,240,052)
  - MobileMark®: Mobile Deposit check mark to indicate check has been deposited via mobile device
  - The Security Weave® pattern on back designed to deter fraud
  - Microprint (MP) lines printed on front and back
  - The words "ORIGINAL DOCUMENT" across the back
  - Photo Safe Deposit® icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Fugitive ink on back looks pink or has disappeared
- Brown stains or colored spots appear on both front and back



CHECK BOX FOR MOBILE/REMOTE DEPOSIT  
WRITE NAME OF FINANCIAL INSTITUTION ON LINE ABOVE

*[Signature]*